Case 16-25129 Doc 1 Filed 08/04/16 Entered 08/04/16 15:12:18 Desc Main

Document Page 1 of 57

Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your	full name		
gover identif	the name that is on your nment-issued picture īcation (for example, Iriver's license or	Leanne First name Michelle	First name
passp		Middle name	Middle name
identif	your picture fication to your meeting ne trustee.	Lisy Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All ot	ther names you		
have years	used in the last 8	First name	First name
	e your married or names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
your	the last 4 digits of Social Security	xxx - xx - 8103	XXX - XX
Indivi	er or federal dual Taxpayer fication number	OR	OR
iueliu	neadorf number	9 xx - xx	9 xx - xx

Entered 08/04/16 15:12:18 Case 16-25129 Doc 1 Filed 08/04/16 Desc Main Page 2 of 57

Document Leanne Michelle Debtor 1 Case Number (if known) Last Name

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	
4. Any business names and Employer Identification Numbers (EIN) you have used in		I have not used any business names or EINs.	I have not used any business names or EINs.	
	the last 8 years	business name	business frame	
	Include trade names and doing business as names	Business name	Business name	
		EIN	EIN	
		EIN	EIN	
5.	Where you live		If Debtor 2 lives at a different address:	
		531 Ida Court.		
		Number Street Unit 3	Number Street	
		Mount Prospect IL 60056 City State ZIP Code	City State ZIP Code	
		COOK		
		County	County	
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.	
		Number Street	Number Street	
		P.O. Box	P.O. Box	
		City State ZIP Code	City State ZIP Code	
6.	Why you are choosing	Check one:	Check one:	
this district to file for bankruptcy.		Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	
		have another reason. Explain. (See 28 U.S.C. § 1408	☐ I have another reason. Explain. (See 28 U.S.C. § 1408	

Debtor 1

Leanne

Michelle

Last Name

Page 3 of 57

Case Number (if known)

Pa	Tell the Court About Your	Bankruptcy	Case			
7.	The chapter of the Bankruptcy Code you are choosing to file under		Bankruptcy (Form 2010)). Als ter 7 ter 11 ter 12		equired by 11 U.S.C. § 342(b) for Individuals page 1 and check the appropriate box.	
8.	How you will pay the fee	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. ☐ I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). ☐ I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.				
9.	Have you filed for bankruptcy within the last 8 years?	■ No	District None District None District	When	Case Number MM / DD / YYYY Case Number MM / DD / YYYYY Case Number	
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	■ No	District	When	Relationship to you Case Number, if known MM / DD / YYYYY Relationship to you Case Number, if known MM / DD / YYYY	
11.	Do you rent your residence?	□ No. ■ Yes.	residence? No. Go to line 12.	atement About an Ev	nt against you and do you want to stay in your Viction Judgment Against You (Form 101A) and file it with	

Case 16-25129 Doc 1 Filed 08/04/16 Entered 08/04/16 15:12:18 Desc Main Document Page 4 of 57 Leanne Michelle Lisy Case Number (if known) Debtor 1 Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor No. Go to Part 4. of any full- or part-time Yes. Name and location of business business? A sole proprietorship is a business you operate as an Name of business, if any individual, and is not a separate legal entity such as a corporation, partnerhsip, or Street Number LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition. City Zip Code

Check the appropriate box to describe your business:

☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))

☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

No. I am not filing under Chapter 11.

■ None of the above

No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

Part 4:

Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

No.	
Yes. What is the hazard?	
If immediate attention	is needed, why is it needed?
Where is the property?	Number Street

City

State

ZIP Code

Entered 08/04/16 15:12:18 Desc Main Case 16-25129 Doc 1 Filed 08/04/16

Debtor 1 Leanne

Michelle

Document

Last Name

Page 5 of 57 Case Number (if known) _

Part 5:

Explain Your Efforts to

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

bout Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
ou must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	☐I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	☐I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you fil You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
I am not required to receive a briefing about credit counseling because of:	I am not required to receive a briefing about credit counseling because of:
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
Active duty. I am currently on active military duty in a military combat zone.	Active duty. I am currently on active military duty in a military combat zone.

motion for waiver of credit counseling with the court.

motion for waiver of credit counseling with the court.

Debtor 1 Leanne Document Lisy Page 6 of 57

Case Number (if known)

Last Name

Part					
	What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."			
		No. Go to line 16b. Yes. Go to line 17.			
			business debts? Business debts are debts stment or through the operation of the business	-	
		No. Go to line 16c. Yes. Go to line 17.			
		_	we that are not consumer debts or business d	lebts.	
_	Are you filing under		anton 7. Co to line 40		
	Chapter 7?	No. I am not filing under Ch			
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution		er 7. Do you estimate that after any exempt p s are paid that funds will be available to distrit		
	to unsecured creditors?				
	How many creditors do you estimate that you	■ 1-49 □ 50-99	☐ 1,000-5,000 ☐ 5,001-10,000	☐ 25,001-50,000 ☐ 50,001-100,000	
	owe?	☐ 100-199 ☐ 200-999	10,001-25,000	☐ More than 100,000	
_	How much do you	\$0-\$50,000	\$1,000,001-\$10 million	□\$500,000,001-\$1 billion	
	estimate your assets to	\$50,001-\$100,000	\$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion	
	be worth?	☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	□ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	☐\$10,000,000,001-\$50 billion ☐More than \$50 billion	
_	How much do you	\$0-\$50,000	\$1,000,001-\$10 million	\$500,000,001-\$1 billion	
	estimate your liabilities	\$50,001-\$100,000	□ \$10,000,001-\$50 million	\$1,000,000,001-\$10 billion	
	to be?	\$100,001-\$500,000	\$50,000,001-\$100 million	☐ \$10,000,000,001-\$50 billion	
		□ \$500,001-\$1 million	□ \$100,000,001-\$500 million	☐ More than \$50 billion	
ırt	75 Sign Below				
r y	rou	I have examined this petition, and correct.	I declare under penalty of perjury that the info	rmation provided is true and	
			ter 7, I am aware that I may proceed, if eligible inderstand the relief available under each chap		
			did not pay or agree to pay someone who is nd read the notice required by 11 U.S.C. § 342(
		I request relief in accordance with	the chapter of title 11, United States Code, sp	ecified in this petition.	
			nent, concealing property, or obtaining money n fines up to \$250,000, or imprisonment for up I 3571.		
		/s/ Leanne Michelle Li Signature of Debtor 1		ture of Debtor 2	
		 			
		Executed on08/02/2016		ted on	

Case 16-25129 Doc 1 Filed 08/04/16 Entered 08/04/16 15:12:18 Desc Main Document Page 7 of 57

Debtor 1	Leanne	Michelle	Lisy	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Marc Adam Affolter	Date	2016	
Signature of Attorney for Debtor	Bate	MM / DD / YYY	Y
Marc Adam Affolter			
Printed name			_
Geraci Law L.L.C.			
Firm name			_
55 E. Monroe St., #3400			
Number Street			_
			_
Chicago	IL	60603	_
	IL State	60603 ZIP Code	_
Chicago City Contact Phone 312-332-1800	State		- racilaw.com
City Contact Phone 312-332-1800	State Email add	ZIP Code	- racilaw.com
City 242 222 4800	State	ZIP Code	- racilaw.com

Fill in this information to identify your case:				
Debtor 1	Leanne	Michelle	Lisy	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
		Middle Name the :NORTHERN District of _	<u>ILLINOIS</u> _	
Case Number(State) (If known)				

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		Your assets Value of what you own
	edule A/B: Property (Official Form 106A/B) Copy line 55, Total real estate, from Schedule A/B	\$0
1b. (Copy line 62, Total personal property, from Schedule A/B	\$ 8,315
1c. (Copy line 63, Total of all property on Schedule A/B	\$ 8,315
Part 2:	Summarize Your Liabilities	
		Your liabilities Amount you owe
	edule D: Creditors Who Have Claims Secured by Property (Official Form 106D) Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$9,038
	edule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3b. C	Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$21,204
Part 3:	Summarize Your Liabilities	
	edule I: Your Income (Official Form 106I) by your combined monthly income from line 12 of Schedule I	\$2,092.13
	edule J: Your Expenses (Official Form 106J) by your monthly expenses from line 22c of Schedule J	\$2,092.04

Document Michelle Debtor 1 Leanne Case Number (if known) __

First Name Middle Name Last Name

Entries Description Part 4: Answer These Questions for Administrative and Statistical Records	<u>AssetsAmount</u> <u>LiabilitiesAmount</u>
6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the form.	to the court with your other schedules.
 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individed family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 2 Your debts are not primarily consumer debts. You have nothing to report on this part of the this form to the court with your other schedules. 	28 U.S.C. § 159.
8. From the Statement of Your Current Monthly Income: Copy your total current monthly income f Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	from Official \$ 2,994.75
9. Copy the following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> : From Part 4 of Schedule E/F, copy the following:	Total claim
9a. Domestic support obligations (Copy line 6a.)	\$_0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00
9d. Student loans. (Copy line 6f.)	\$_0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00
9g. Total. Add lines 9a through 9f.	\$_0.00

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Fill in this in	formation to ide	ntify your case and this fil	ing:	0 of 57	0.12.10 00	30 Main	
Debtor 1	Leanne	Michelle	Lisy				
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> Distr	ict of _ILLINOIS				
Case Number			(State)			Check if this is an	
(If known)						amended filing	
Official F	<u>orm 106A</u>	<u>/B</u>					
Schedul	e A/B: Pr	operty				1	2/15
esponsible for ages, write you part 1: 01. Do you ow No. Yes.	supplying corre ur name and cas Describe Each Re- vn or have any le Describe	ct information. If more spa e number (if known). Ansv sidence, Building, Land, or (gal or equitable interest in	ace is needed, attach a separa	d, or similar property?			
	-	-			>		\$0.00
Part 2:	Describe Your Vel	nicles					
No. Yes. N A C O O O O O O O O O O O O	Describe Make: Model: Year: Approximate Milea Other information:	homes, ATVs and other re	Who has an interest in the Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor Check if this is comm instructions) Cercational vehicles, other vehicles are serviced in the composition of the debtor of the debto	lly s and another unity property (see	the amount of any second	portion you own?	5 0.00
		oortion you own for all of y	our entries fro Part 2, includi	ng any entries for pages		\$6	150.00
you have at	tached for Part 2	2. Write that number here					100.00
Part 3:	Describe Your Per	sonal and Household Items					
Do you own o	r have any legal	or equitable interest in an	y of the following items?			Current value of the portion you own? Do not deduct secured cla or exemptions	ims
Examples:		nishings urniture, linens, china, kitchenv	vare			1	
Yes.	Describe	Furniture, linens, small applia	nces, table & chairs, bedroom set		\$1,000	\$ 1,0	00.00

Official Form 106A/B Record # 710313 Schedule A/B: Property Page 1 of 6

Filed 08/04/16 Entered 08/04/16 15:12:18

— Document Page 11 of 57 umber (if known) Doc 1 Desc Main

Debtor 1 07. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No. Yes. Describe..... \$700 Flat screen TV, computer, printer, music collection, cell phone 700.00 08. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No. Describe..... Yes. 0.00 09. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No. Describe..... 0.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No. Describe..... Yes. 0.00 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories 'es Describe..... Everyday clothes \$150 150.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No. Describe..... Everyday jewelry, costume jewelry \$150 150.00 13. Non-farm animals Examples: Dogs, cats, birds, horses No. Yes Describe..... 1 dog. \$0 0.00 14. Any other personal and household items you did not already list, including any health aids you did not list Describe..... 0.00 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$2,000.00 for Part 3. Write that number here **Describe Your Financial Assets** Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions 16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No. Describe.....

0.00

Case 16-25129 Michelle Doc 1 Leanne Debtor 1

Filed 08/04/16 Entered 08/04/16 15:12:18

Document Page 12 of a by 1/2 properties of the company Desc Main Document Last Name First Name Middle Name

17.	Deposits of	f money				
	Examples: (Checking, savings,	or other financial accounts; c	certificates of deposit; shares in credit unions, brokerage houses,		
	and other si	milar institutions. I	f you have multiple accounts v	with the same institution, list each.		
	No.					
	Yes.	Describe	Account Type:	Institution name:		
			Savings Account	Chase	\$	<u>15.0</u> 0
			Checking Account	Chase	<u> </u>	150.00
				-	- •	165.00
18	Ronds mu	tual funds or n	ublicly traded stocks		Ψ	100.00
10.			=	e firms, money market accounts		
	No.			- ······, ······-, ·······		
	=	Dagariba	Institution or issuer name:	2:		
	Yes.	Describe	institution of issuer flame.	<i>?</i> .	¢	0.00
10	Non nublic	ly traded stock	and interests in incorner	rated and unincorporated businesses, including an interest in	Φ	0.00
13.		iy iraded Stock	and interests in incorpor	rated and difficorporated businesses, including an interest in		
	No.					
	Yes.	Describe	Name of Entity and Perce	ent of Ownership:		
	_				\$	0.00
20.		=	-	tiable and non-negotiable instruments		
	-			checks, promissory notes, and money orders.		
	_	able instruments ar	e those you cannot transfer to	to someone by signing or delivering them.		
	No.					
	Yes.	Describe	Issuer name:			
		_			\$	0.00
21.		or pension acc				
		nterests in IRA, El	RISA, Keogh, 401(k), 403(b), t	thrift savings accounts, or other pension or profit-sharing plans		
	No.					
	Yes.	Describe	Type of account and Instit	itution name:		
					\$	0.00
22.	-	posits and prep	=			
				you may continue service or use from a company		
		Agreements with la	indiords, prepaid rent, public t	utilities (electric, gas, water), telecommunications		
	No.		Land to the second of the second	A I.		
	Yes.	Describe	Institution name or individ	dual:		0.00
••					\$	0.00
23.		A contract for a	periodic payment of moi	oney to you, either for life or for a number of years)		
	No.					
	Yes.	Describe	Issuer name and descript	tion:		
					\$	0.00
24.				ualified ABLE program, or under a qualified state tuition program.		
		§ 530(b)(1), 529A(b), and 529(b)(1).			
	No.					
	Yes.	Describe	Institution name and desc	cription. Separately file the records of any interests.11 U.S.C. § 521(c):		
					\$	0.00
25.	Trusts, equ	itable or future	interests in property (oth	ther than anything listed in line 1), and rights or powers		
	No.					
	Yes.	Describe			7	
					\$	0.00
26.	Patents, co	pyrights, tradei	marks, trade secrets, and	d other intellectual property		
	Examples: I	nternet domain na	mes, websites, proceeds from	m royalties and licensing agreements		
	No.					
	Yes.	Describe			7	
	_				\$	0.00
27.	Licenses, f	ranchises, and	other general intangibles	s		
	Examples: I	Building permits, e	xclusive licenses, cooperative	e association holdings, liquor licenses, professional licenses		
	No.					
	Yes.	Describe			7	
					e	0.00

Case 16-25129 Michelle Doc 1 Leanne

Filed 08/04/16

Document F

Desc Main

Debtor 1 First Name

Middle Name

Entered 08/04/16 15:12:18 Page 13 of 57 umber (if known)

Mor	ney or property owed to yo	u?	Current value of the portion you own? Do not deduct secured claims or exemptions
28.	Tax refunds owed to you		
	No.		
	Yes. Describe		\$ 0.00
29.	Family support		\$0 <u>.0</u> 0
		sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement	
	No.		
	Yes. Describe		\$ 0.00
30.	Other amounts someone	owes you	Ψ
		ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, id loans you made to someone else	
	Yes. Describe		
			\$0.00
31.	Interest in insurance police	ies or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance	
	No.	Company Name & Beneficiary:	
	Yes. Describe	Company Name & Beneficiary.	
	_		\$0.00
32.		lat is due you from someone who has died	
	property because someone h	living trust, expect proceeds from a life insurance policy, or are currently entitled to receive as died.	
	No.		
	Yes. Describe		\$ 0.00
33.	Claims against third partie	es, whether or not you have filed a lawsuit or made a demand for payment	\$0.0
	-	ment disputes, insurance claims, or rights to sue	
	No.		
	Yes. Describe		\$ 0.00
34.	Other contingent and unli	quidated claims of every nature, including counterclaims of the debtor and rights	Ψ
	No.		
	Yes. Describe	Debter were hours and affect along with a size of Cathool Charles and a size for books	
		Debtor may have a potential class action suit against Outback Steatkhouse for not paying for breaks when Debtor was employed there severl years ago. However Debtor has not retained an attorney or	
		joined the lawsuit.	
35.	Any financial assets you o	lid not already list	\$0.00
	No.	· · · · · · · · · · · · · · · · · · ·	
	Yes. Describe		
			\$0.00
36.	Add the dollar value of all	of your entries from Part 4, including any entries for pages you have attached	
		er here>	\$165.00
P	Describe Any Bus	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37.		egal or equitable interest in any business-related property?	
	No.		
	Yes.		Commond value of the
			Current value of the portion you own?
			Do not deduct secured claims
30	Accounts receivable or as	mmissions you already earned	or exemptions
30.	No.	minissions you alleauy carried	
	Yes. Describe		
			\$0.00

Filed 08/04/16 Entered 08/04/16 15:12:18

Document Page 14 of 57 yumber (if known) Doc 1 Desc Main Debtor 1 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Describe..... Yes. 0.00 41. Inventory No. Describe..... Yes. 0.00 42. Interests in partnerships or joint ventures Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Yes. Describe..... 0.00 44. Any business-related property you did not already list Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Describe..... Yes 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed

0.00

0.00

\$0.00

No.

No. Yes.

Yes. Describe.....

Describe.....

51. Any farm- and commercial fishing-related property you did not already list

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached

Debtor 1

Case 16-25129 Michelle <u>Le</u>anne

Doc 1

Desc Main

Filed 08/04/16 Entered 08/04/16 15:12:18

Document Page 15 of 5 yumber (if known)

Part 7: Describe All Prop	erty You Own or Have an Interest in That You Did Not	List Above	
53. Do you have other proper Examples: Season tickets, co No. Yes. Describe	ty of any kind you did not already list? untry club membership		\$ <u>0.0</u> 0
54. Add the dollar value of all	of your entries from Part 7. Write that number here	>	\$0.00
Part 8: List the Totals of	Each Part of this Form		
55. Part 1: Total real estate, li	ne 2		\$ 0.00
56. Part 2: Total vehicles, line	5	\$ 6,150.00	
57. Part 3: Total personal and	household items, line 15	\$ 2,000.00	
58. Part 4: Total financial asse	ets, line 36	\$ 165.00	
59. Part 5: Total business-rela	ted property, line 45	\$ 0.00	
60. Part 6: Total farm- and fish	ning-related property, line 52	\$ 0.00	
61. Part 7: Total other propert	y not listed, line 54	\$ 0.00	
62. Total personal property. A	dd lines 56 through 61	\$ 8,315.00	\$ 8,315.00
63. Total of all property on Sci	nedule A/B. Add line 55 + line 62		\$8,315.00

Official Form 106A/B Schedule A/B: Property Page 6 of 6 Record # 710313

Fill in this in	nformation to identi	fy your case:	
Debtor 1	Leanne	Michelle	Lisy
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for t	the : <u>NORTHERN</u> District of _	
Case Number	r		(State)
(If known)			_

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identif	y the Property You Claim as Exempt			
. Which set of ex	emptions are you claiming? Check	k one only, even if your sp	ouse is filing with you.	
You are clair	ming state and federal nonbankrupt	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
. For any propert	y you list on <i>Schedule A/B</i> that yo	u claim as exempt, fill in t	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	2011 Nissan Versa with over 81,000 miles	\$ <u>6,150</u>	\$ _ 2,400	735 ILCS 5/12-1001(c) - \$2,400.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_1,000		735 ILCS 5/12-1001(b) - \$1,000.00
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$_ 700	 \$	735 ILCS 5/12-1001(b) - \$700.00
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday clothes	\$ <u>150</u>	 \$	735 ILCS 5/12-1001(a),(e) - \$0.00
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit	
Official Form 106C	Record # 710313	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2

Page 17 of 57 Document Debtor 1 Leanne Michelle Last Name First Name Middle Name

Part 2: Additi	onal Page			
-	on of the property and line on that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Everyday jewelry, costume jewelry	\$ <u>150</u>	\$	735 ILCS 5/12-1001(b) - \$150.00
Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
Brief description:	1 dog.	\$ <u>0</u>	\$	735 ILCS 5/12-1001(b) - \$0.00
Line from Schedule A/B:	13		100% of fair market value, up to any applicable statutory limit	
Brief description:	Savings Account, Chase, 15.00	\$ <u>15</u>	\$	735 ILCS 5/12-1001(b) - \$15.00
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Checking Account, Chase, 150.00	\$ <u>150</u>	\$	735 ILCS 5/12-1001(b) - \$150.00
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Debtor may have a potential class action suit against Outback	\$Unknown	\$_15,000	735 ILCS 5/12-1001(h)(4) - \$15,000.00
Line from Schedule A/B:	Steatkhouse for not paying for breaks when Debtor was employed 34		100% of fair market value, up to any applicable statutory limit	
3. Are you claiming	g a homestead exemption of more	than \$155,675?		
(Subject to adjus	stment on 4/01/16 and every 3 years	after that for cases filed on	or after the date of adjustment .)	
No.				
Yes. Did you	acquire the property covered by the	e exemption within 1,215 day	s before you filed this case?	
□ No □ Yes.				
Official Form 106C	Record # 710313	Schedule C: The	Property You Claim as Exempt	Page 2 of 2

Fill in this i	nformation to iden	tify your case:		8 of 57			
Debtor 1	Leanne	Michell	e Lisy				
200101	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United State	s Bankruptcy Court for	r the : <u>NORTHERN</u>	_ District of _ <u>ILLINOIS</u>			_	
Case Number	er		(State)			Check if thi	s is an
(If known)						amended fi	ling
Official F	orm 106D						
		re Who Hav	e Claims Secured I	w Proporty			12
			ried people are filing together		o for supplying correct		
nformation. If	more space is nee	ded, copy the Addi e and case number	tional Page, fill it out, number	the entries, and attach it to t	his form. On the top of a	iny	
1. Do any cre	editors have claims	s secured by your p	roperty?				
☐ No. C	heck this box and s	submit this form to th	e court with your other schedule	es. You have nothing else to r	eport on this form.		
Yes. F	ill in all of the inforn	nation below.					
Yes. F	ill in all of the inforn	nation below.					
Yes. F	ill in all of the inform						
Part 1:	List All Secured Cla	aims	an one secured claim list the c	reditor senarately	Column A	Column A	Column C
Part 1:	List All Secured Cla	aims creditor has more th	an one secured claim, list the cr articular claim, list the other cre	· · · · · ·	Amount of claim	Column A Value of collateral that supports this	Column C Unsecured portion
Part 1: 2. List all so for each (List All Secured Cla ecured claims. If a claim. If more than	creditor has more th		ditors in Part 2.		Value of collateral	Unsecured
Part 1: 2. List all se for each of As much	List All Secured Cla ecured claims. If a claim. If more than	creditor has more th	articular claim, list the other cre	ditors in Part 2. ors name.	Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion
Part 1: 2. List all se for each of As much	ecured claims. If a claim. If more than as possible, list the	creditor has more th	articular claim, list the other cre al order according to the credite	ditors in Part 2. ors name. secures the claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all se for each of As much 2.1 Meado Creditor's 3350 V	ecured claims. If a claim. If more than as possible, list the bws Credit Union is Name	creditor has more the one creditor has a perclaims in alphabetic	articular claim, list the other cre al order according to the credito Describe the property that s	ditors in Part 2. ors name. secures the claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all so for each o As much Meado Creditor's	ecured claims. If a claim. If more than as possible, list the ows Credit Union	creditor has more the one creditor has a perclaims in alphabetic	articular claim, list the other cre al order according to the credite Describe the property that s 2011 Nissan Versa with ov	ditors in Part 2. ors name. secures the claim: er 81,000 miles	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all se for each of As much 2.1 Meado Creditor's 3350 V	ecured claims. If a claim. If more than as possible, list the bws Credit Union is Name	creditor has more the one creditor has a perclaims in alphabetic	Describe the property that s 2011 Nissan Versa with ov As of the date you file, the o	ditors in Part 2. ors name. secures the claim: er 81,000 miles	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all se for each of As much 2.1 Meado Creditor's 3350 V Number	ecured claims. If a claim. If more than as possible, list the bws Credit Union is Name	creditor has more the one creditor has a perclaims in alphabetic	Describe the property that so the other creation order according to the creditor of the creditor of the creditor of the property that so the creditor of the c	ditors in Part 2. ors name. secures the claim: er 81,000 miles	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all se for each of As much 2.1 Meado Creditor's 3350 V Number	ecured claims. If a claim. If more than as possible, list the bws Credit Union is Name V Salt Creek Ln Stee	creditor has more the one creditor has a per claims in alphabetic	Describe the property that s 2011 Nissan Versa with ov As of the date you file, the o	ditors in Part 2. ors name. secures the claim: er 81,000 miles	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all se for each of As much 2.1 Meado Creditor's 3350 V Number Arlingt	ecured claims. If a claim. If more than as possible, list the bws Credit Union is Name V Salt Creek Ln Stee	creditor has more the one creditor has a percentage of claims in alphabetic state. State Zip Code	articular claim, list the other creal order according to the creditor. Describe the property that so 2011 Nissan Versa with over the continue of the continue	ditors in Part 2. ors name. secures the claim: er 81,000 miles claim is: Check all that apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all se for each of As much 2.1 Meado Creditor's 3350 V Number Arlingt	ecured claims. If a claim. If more than as possible, list the bws Credit Union was Credit Union Stame V Salt Creek Ln Steret on Heights s the debt? Check of	creditor has more the one creditor has a percentage of claims in alphabetic state. State Zip Code	articular claim, list the other creal order according to the creditor Describe the property that so 2011 Nissan Versa with ov As of the date you file, the contingent Unliquidated Disputed Nature of Lien. Check all that	ditors in Part 2. ors name. secures the claim: er 81,000 miles claim is: Check all that apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all so for each (As much 2.1 Meado Creditor's 3350 V Number City Who owe	ecured claims. If a claim. If more than as possible, list the bws Credit Union was Credit Union Stane V Salt Creek Ln Stee Street on Heights s the debt? Check of 1 only	creditor has more the one creditor has a percentage of claims in alphabetic state. State Zip Code	articular claim, list the other creal order according to the creditor Describe the property that so 2011 Nissan Versa with ov As of the date you file, the contingent Unliquidated Disputed Nature of Lien. Check all that	ditors in Part 2. ors name. secures the claim: er 81,000 miles claim is: Check all that apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all so for each of As much 2.1 Meado Creditor's 3350 V Number Arlingtority Who owe Debtool Debtool Debtool	ecured claims. If a claim. If more than as possible, list the lows Credit Union shame V Salt Creek Ln Stee Street Street T only 2 only 1 and Debtor 2 only	creditor has more the one creditor has a percentage of claims in alphabetic state. It is a state of the control	articular claim, list the other creal order according to the creditor all order according to the creditor according to the creditor according to the creditor according to the creditor according to the continuous according to the creditor according to the c	ditors in Part 2. ors name. secures the claim: er 81,000 miles claim is: Check all that apply. et apply. such as mortgage or secured	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all so for each of As much 2.1 Meado Creditor's 3350 V Number Arlingtority Who owe Debtool Debtool Debtool	ecured claims. If a claim. If more than as possible, list the lows Credit Union shame V Salt Creek Ln Steret on Heights s the debt? Check of 1 only 2 only	creditor has more the one creditor has a percentage of claims in alphabetic state. It is a state of the control	articular claim, list the other creal order according to the creditor all order according to the creditor all order according to the creditor all order according to the creditor according to the credi	ditors in Part 2. ors name. secures the claim: er 81,000 miles claim is: Check all that apply. such as mortgage or secured lien, mechanic's lien) sit	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all se for each of As much 2.1 Meado Creditor's 3350 V Number Arlingte City Who owe Debtoe Debtoe At lease Check	ecured claims. If a claim. If more than as possible, list the lows Credit Union shame V Salt Creek Ln Stee Street Street T only 2 only 1 and Debtor 2 only	creditor has more the one creditor has a perclaims in alphabetic state. It is a consistent of the constant of	articular claim, list the other creal order according to the creditor all order according to the creditor all order according to the creditor all order according to the creditor according to the credi	ditors in Part 2. ors name. secures the claim: er 81,000 miles claim is: Check all that apply. such as mortgage or secured lien, mechanic's lien) sit	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any

·		Caso 16 1	05120 Doc	1 Filad 08/04/16	Entered 08/04/16 15:12:18	B Desc Mai	n
Fill i	n this inf	formation to identify	y your case:		9 of 57		
Debt	or 1	Leanne	Michelle	Lisy			
		First Name	Middle Name	Last Name			
Debt							
(Spous	se, if filing)	First Name	Middle Name	Last Name			
Unite	ed States E	Bankruptcy Court for th	e: <u>NORTHERN</u> D				
Case	e Number _			(State)		Check	if this is an
(If kn	nown)					ameno	ded filing
Offic	ial Fo	orm 106E/F	•				
Sche	dule	E/F: Credito	rs Who Have	e Unsecured Claims			12/15
A/B: Pro reditor eeded, op of a	operty (Ors with pa , copy the ny additi	Official Form 106A/E artially secured clai e Part you need, fil ional pages, write y	B) and on Schedule (ims that are listed in	G: Executory Contracts and Unex a Schedule D: Creditors Who Have entries in the boxes on the left. At number (if known).	claim. Also list executory contracts on Sci spired Leases (Official Form 106G). Do not e Claims Secured by Property. If more spac ttach the Continuation Page to this page. O	include any ce is	
-		to Part 2.					
	Yes.	our priority unsecu	red claims If a credit	tor has more than one priority unse	ecured claim, list the creditor separately for ea	ach claim. For	
eac nor uns	ch claim ling priority a secured c	listed, identify what t amounts. As much a claims, fill out the Co	type of claim it is. If a is possible, list the cla ontinuation Page of P	claim has both priority and nonprical aims in alphabetical order according	ority amounts, list that claim here and show b g to the creditor's name. If you have more that ds a particular claim, list the other creditors in	oth priority and an two priority	
(, 0	с слр.	ianation of oddin type	o o, ola, ooo iiio		Total clai	•	Nonpriority
		ist All of Your NONP	RIORITY Unsecured C	Claims		amount	amount
Part	Z i						
_	•	•	rity unsecured claim	5 ,			
	No. You Yes.	u have nothing to re _l	port in this part. Subi	mit this form to the court with your	other schedules.		
non incl	npriority u luded in F	unsecured claim, list	the creditor separate	ely for each claim. For each claim li	r who holds each claim. If a creditor has mo isted, identify what type of claim it is. Do not I ors in Part 3.If you have more than three non	ist claims already	Total claim
4.1	ABBHH	Out-Patient Group I	Practice	Last 4 digits of account number _	<u>8521</u>		\$ <u>115.00</u>
		oon Lake Blvd.		When was the debt incurred?	2015-2016		
	Number	Street		As of the date you file, the claim is	s: Check all that apply.		
				Contingent			
	Hoffman	ı Estates	IL 60169 State Zip Code	Unliquidated			
		the debt? Check one.		Disputed			
Ļ	Debtor 1	•					
Ļ	Debtor 2	•		Type of NONPRIORITY unsecured	I claim:		
F	₹	I and Debtor 2 only one of the debtors and	another	Student loans Obligations arising out of a separa			
ᆫ					ation agreement or divorce		
Г	Check it	it this claim relates to		that you did not report as priority of	ation agreement or divorce claims		
	_	if this claim relates to inity debt			claims		
[s	commu			that you did not report as priority o	claims		

Doc 1 Filed 08/04/16 Entered 08/04/16 15:12:18 Desc Main Case 16-25129 Page 20 of 57 Case Number (if known) **D**gcument Debtor 1 Leanne Michelle Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.2	Alexian Brothers Behavioral Health Hospital	Last 4 digits of account number 8521	\$ 165.00
	Creditor's Name	0045	
	21272 Network Pl.	When was the debt incurred? 2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60673	Unliquidated	
v	City State Zip Code Vho owes the debt? Check one.	Disputed	
İ	Debtor 1 only		
1	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l i	Debtor 1 and Debtor 2 only	Student loans	
Ì	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	s the claim subject to offest?		
	No	Other. Specify Medical Debt	
	Yes Alletete Incurance	700/	• 0.00
4.3	Allstate Insurance	Last 4 digits of account number 7884	\$ <u>0.00</u>
	Creditor's Name 75 Executive Pkwy	When was the debt incurred?	
	Number Street		
	- Cubbs		
		As of the date you file, the claim is: Check all that apply.	
	Hudson OH 44237-0001	Contingent	
	City State Zip Code	Unliquidated	
Į v	Who owes the debt? Check one.	Disputed	
<u> </u>	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Auto Accident	
Ĺ	Yes	Office. Specify	
4.4	Arlington Heights Internal Medicine	Last 4 digits of account number 1830	<u>\$ 70.00</u>
	Creditor's Name	When was the debt incurred? 2014-2016	
	1606 N. Arlington Heights Rd.	When was the debt incurred? 2014-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Arlington Heights IL 60004	Contingent	
	Arlington Heights IL 60004 City State Zip Code	Unliquidated	
V	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No T	Other. Specify Medical Debt	
	Yes		

Case 16-25129 Doc 1 Page 21 of 57
Case Number (if known) **P**gcument Leanne Michelle Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.5	BEST EGG/SST	Last 4 digits of account number 8306	\$ 6,715.00
	Creditor's Name		
	4315 Pickett Rd	When was the debt incurred? 2015-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Saint Joseph MO 64503	Unliquidated	
	City State Zip Code		
<u>v</u>	Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l ř	Debtor 1 and Debtor 2 only	Student loans	
1	=		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Personal Loan	
	Yes		
4.6	CAP1/Bstby	Last 4 digits of account number NULL	\$ <u>0.00</u>
	Creditor's Name		
1	26525 N Riverwoods Blvd	When was the debt incurred? 2009-2013	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Mettawa IL 60045	Unliquidated	
	City State Zip Code	Disputed	
Y	Vho owes the debt? Check one.		
	Debtor 1 only		
L	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
li	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
"	Check if this claim relates to a		
	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
1 1		Overall Overal and Overall III and	
	■No ¬	Other. Specify Credit Card or Credit Use	
-	Yes Chase CARD	NI II I	₩ 3 336 00
4.7		Last 4 digits of account number NULL	\$ <u>3,336.00</u>
1	Creditor's Name	When was the debt incurred? 2015-2016	
1	Po Box 15298	When was the debt incurred? 2015-2016	
1	Number Street		
1		As of the date you file, the claim is: Check all that apply.	
1		Contingent	
1	Wilmington DE 19850		
1	City State Zip Code	Unliquidated	
v	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
1 7	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
		Student loans	
	Debtor 1 and Debtor 2 only		
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
1	community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u> </u>	s the claim subject to offest?		
	No	Other. SpecifyCredit Card or Credit Use	
	Yes		

Debtor 1 Leanne Michelle Discument Page 22 of 57 Case Number (if known)

Your NONPRIORITY Unsecured Claims - Continuation Page

After I	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.8	СІТІ	Last 4 digits of account numberNULL	\$ <u>6,051.00</u>
	Creditor's Name	When was the debt incurred? 2012-2016	
	Po Box 6241 Number Street	when was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Sioux Falls SD 57117	☐ Contingent	
	City State Zip Code	Unliquidated	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans Obligations origina out of a consertion agreement or diverse.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.9	David R. Baldare DDS Ltd., and Assoc.	Last 4 digits of account number	<u>\$ 172.00</u>
	Creditor's Name 15 S. Dryden PI.	When was the debt incurred? 12/1/2015	
	Number Street		
		As of the date you file the plain in Obselve What well	
		As of the date you file, the claim is: Check all that apply.	
	Arlington Heights IL 60004	☐ Contingent ☐ Unliquidated	
١.	City State Zip Code	Disputed	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only	- (1015)	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	that you did not report as priority claims	
'	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Medical Debt	
	Yes		
4.10	Kohls/Capone	Last 4 digits of account number NULL	\$ <u>936.00</u>
	Creditor's Name N56 W 17000 Ridgewood Dr	When was the debt incurred? 2003-2016	
	Number Street	<u></u>	
		As of the date was file the plains in Obertal all that and	
		As of the date you file, the claim is: Check all that apply.	
	Menomonee Falls WI 53051	☐ Contingent ☐ Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.	□ Siopeico	
	Debtor 1 only	T (NOURRIGHTY And the later	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Socie to position of profit ordering plane, and outer diffillal dobte	
	No	Other. Specify Credit Card or Credit Use	
	Yes		

Page 23 of 57 Case Number (if known) **D**gcument Debtor 1 Leanne Michelle Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them b	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.11 Loyola University Medical Center	Last 4 digits of account number6260	\$ <u>86.00</u>
Creditor's Name	4/04/0400	
P.O. Box 3021	When was the debt incurred? 1/21/2106	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Milwaukee WI 53201	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No Dy	Other. Specify Medical Debt	
Yes 4.12 Marilyn Lee	Last 4 digits of account number	\$ 0.00
Creditor's Name	Zuot 4 digito oi docculit number	·
136A Fairlane Ct.	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Bloomingdale IL 60108	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Auto Accident	
Yes		
4.13 Meadows Credit Union	Last 4 digits of account number NULL	\$ <u>1,000.00</u>
Creditor's Name 3350 W Salt Creek Ln Ste	When was the debt incurred? 2010-2016	
	When was the dept incurred:	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Arlington Heights IL 60005	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Other Specify Credit Card or Credit Use	
Yes	Other. Specify Credit Card or Credit Use	

Page 24 of 57 **D**gcument Debtor 1 Leanne Michelle Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number then	n beginning with 4.4, followed by 4.5, and so forth.	Total Claim		
4.14 Patrick J. Welsh	Last 4 digits of account number	\$ <u>0.00</u>		
Creditor's Name				
13956 Cambridge Cir.	When was the debt incurred?			
Number Street				
	As of the date you file, the claim is: Check all that apply.			
	Contingent			
Serena IL 60549	Unliquidated			
City State Zip Code	Disputed			
Who owes the debt? Check one.	<u> Призраней</u>			
Debtor 1 only				
Debtor 2 only	Type of NONPRIORITY unsecured claim:			
Debtor 1 and Debtor 2 only	Student loans			
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
Check if this claim relates to a	that you did not report as priority claims			
community debt	Debts to pension or profit-sharing plans, and other similar debts			
Is the claim subject to offest?				
No	Other. Specify Auto Accident			
Yes PNC Bank, N.A.	Last 4 digits of account number NULL	\$ _1,905.00		
4.15 PNC Ballik, N.A. Creditor's Name	Last 4 digits of account number NULL	φ,,σσσ.σσ		
1 Financial Pkwy	When was the debt incurred? 1986-2016			
Number Street				
- Nambor Cast				
	As of the date you file, the claim is: Check all that apply.			
Kalamazoo MI 49009	Contingent			
City State Zip Code	Unliquidated			
Who owes the debt? Check one.	Disputed			
Debtor 1 only				
Debtor 2 only	Type of NONPRIORITY unsecured claim:			
Debtor 1 and Debtor 2 only	Student loans			
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
Check if this claim relates to a	that you did not report as priority claims			
community debt	Debts to pension or profit-sharing plans, and other similar debts			
Is the claim subject to offest?	—			
No	Other. Specify Credit Card or Credit Use			
Yes				
4.16 Prosper Marketplace IN	Last 4 digits of account number 3365	\$ <u>398.00</u>		
Creditor's Name	0045 0040			
101 2Nd St Fl 15	When was the debt incurred? 2015-2016			
Number Street				
	As of the date you file, the claim is: Check all that apply.			
	Contingent			
San Francisco CA 94105	Unliquidated			
City State Zip Code	Disputed			
Who owes the debt? Check one.				
Debtor 1 only				
Debtor 2 only	Type of NONPRIORITY unsecured claim: □			
Debtor 1 and Debtor 2 only	Student loans			
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
Check if this claim relates to a	that you did not report as priority claims			
community debt	Debts to pension or profit-sharing plans, and other similar debts			
Is the claim subject to offest?	—			
■ No	Other. Specify Personal Loan			
Yes				

Doc 1 Filed 08/04/16 Entered 08/04/16 15:12:18 Desc Main Case 16-25129

Page 25 of 57 Case Number (if known) **D**gcument Debtor 1 Leanne Michelle

Your NONPRIORITY Unsecured Claims - Continuation Page

After listing	any entries on this page, number them beg	ginning with 4.4, followed by 4.5, and so forth.	Total Claim				
4.17 Secr	retary of State	Last 4 digits of account number	<u>\$ 0.00</u>				
	tor's Name						
2701	1 S. Dirksen Pkwy.	When was the debt incurred?					
Numb	per Street						
		As of the date you file, the claim is: Check all that apply.					
		Contingent					
Sprir	ngfield IL 62723	Unliquidated					
City	State Zip Code						
Who ov	wes the debt? Check one.	Disputed					
Deb	otor 1 only						
Deb	otor 2 only	Type of NONPRIORITY unsecured claim:					
Deb	otor 1 and Debtor 2 only	Student loans					
At le	east one of the debtors and another	Obligations arising out of a separation agreement or divorce					
Che	eck if this claim relates to a	that you did not report as priority claims					
com	nmunity debt	Debts to pension or profit-sharing plans, and other similar debts					
	claim subject to offest?						
No		Other. Specify Notice Only					
Yes		Augus	70.00				
4.10	cb/Lenscrafters	Last 4 digits of account number NULL	\$ 73.00				
	tor's Name	When was the debt incurred? 2016-2016					
	Po Box 965036	When was the debt incurred?					
Numb	per Street						
		As of the date you file, the claim is: Check all that apply.					
		Contingent					
Orlar		Unliquidated					
City Who ov	State Zip Code wes the debt? Check one.	Disputed					
_	otor 1 only						
_ =	•	Turns of MONDRIODITY consequent also					
_ =	otor 2 only	Type of NONPRIORITY unsecured claim:					
_ =	otor 1 and Debtor 2 only	Student loans					
☐ At le	east one of the debtors and another	Obligations arising out of a separation agreement or divorce					
	eck if this claim relates to a	that you did not report as priority claims					
	nmunity debt claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts					
No	ciaim subject to onest:	Cradit Cond on Condit Hon					
Yes		Other. Specify Credit Card or Credit Use					
Sync	cb/Lenscrafters	Last 4 digits of account number NULL	\$ 175.00				
4.19	tor's Name		·				
	Po Box 965036	When was the debt incurred? 2012-2016					
Numb	per Street						
		As a false date was file the state to Charlette to Charle					
_	· · · · · · · · · · · · · · · · · · ·	As of the date you file, the claim is: Check all that apply.					
Orlar	ndo FL 32896	Contingent					
City	State Zip Code	Unliquidated					
	wes the debt? Check one.	Disputed					
Deb	otor 1 only						
Deb	otor 2 only	Type of NONPRIORITY unsecured claim:					
_ =	otor 1 and Debtor 2 only	Student loans					
_	east one of the debtors and another	Obligations arising out of a separation agreement or divorce					
	eck if this claim relates to a	that you did not report as priority claims					
_	nmunity debt	Debts to pension or profit-sharing plans, and other similar debts					
	claim subject to offest?						
No		Other. Specify Credit Card or Credit Use					
Yes	3						

Case 16-25129 Doc 1 Filed 08/04/16 Entered 08/04/16 15:12:18 Desc Main Page 26 of 57 Case Number (if known)

sting any entries on this page, number them l	beginning with 4.4, followed by 4.5, and so forth.	Total Clai			
Syncb/Pandora	Last 4 digits of account numberNULL	\$ <u>7.00</u>			
Creditor's Name	<u> </u>				
950 Forrer Blvd	When was the debt incurred? 2016-2016				
Number Street					
	As of the date you file, the claim is: Check all that apply.				
	Contingent				
Kettering OH 45420	Unliquidated				
City State Zip Code Vho owes the debt? Check one.	Disputed				
Debtor 1 only					
≒	T (NONDRIADITY				
Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans				
Debtor 1 and Debtor 2 only					
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
Check if this claim relates to a community debt	that you did not report as priority claims				
s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts				
No	Other. Specify Credit Card or Credit Use				
Yes	Other. Specify Croak Gard of Greak God				
Trumbull Insurance Co.	Last 4 digits of account number	\$ <u>0.00</u>			
Creditor's Name					
1 Hartford Plz.	When was the debt incurred?				
Number Street					
	As of the date you file, the claim is: Check all that apply.				
	Contingent				
Hartford CT 06115	Unliquidated				
City State Zip Code Who owes the debt? Check one.	Disputed				
Debtor 1 only					
Debtor 2 only	Tune of NONDRIGHTY uncesswed alaims				
Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans				
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
	that you did not report as priority claims				
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts				
s the claim subject to offest?	Depos to benefor or brout-ariannal branes, and other annual depos				
No	Other. Specify Auto Accident				
Yes	Cition Opening				
	at You Already Listed				

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Leanne

Debtor 1

Doc 1 Filed 08/04/16 Entered 08/04/16 15:12:18 Desc Main Case 16-25129

Leanne Debtor 1

Michelle

Add the Amounts for Each Type of Unsecured Claim

Dgcument

Page 27 of 57
Case Number (if known)

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim	
Total claims	6a. Domestic support obligations	6a.	\$	0.00
from Part 1	6b. Taxes and Certain other debts you owe the government	6b.	\$	0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$	0.00
			Total claim	
Total claims	6f. Student loans	6f.	Total claim	0.00
Total claims from Part 2	6f. Student loans 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.		0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims6h. Debts to pension or profit-sharing plans, and other	6g.	\$\$	0.00

		Caso 16	25120 Doc 1 E	ilod 09/04/16	Entor	ed 08/04/16	15:12:18	Desc Main	
Fi	ll in this in	formation to ident				8 of 57			
D	ebtor 1	Leanne	Michelle	Lisy	_				
D	ebtor 2	First Name	Middle Name	Last Name					
	pouse, if filing)	First Name	Middle Name	Last Name	_				
U	nited States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _					_	
	ase Number f known)			(State)				Check if this is amended filing	
Off	icial F	orm 106G							
Scł	nedule	G: Executo	ory Contracts and	Unexpired Lea	ases				12/15
nforr	mation. If n	nore space is need	oossible. If two married people ded, copy the additional page,	are filing together, bo fill it out, number the	th are equa	lly responsible for su attach it to this page	ipplying correct e. On the top of a	ny	
		_	e and case number (if known). contracts or unexpired leases?						
i. L	_	-	ubmit this form to the court with		You have no	thing else to report or	this form		
	_		nation below even if the contract						
			or company with whom you ha						
	xample, re inexpired le		cell phone). See the instruction	s for this form in the ins	struction boo	klet for more example	es of executory co	intracts and	
	Person or	company with wh	om you have the contract or le	ease		State what the	contract or lease	e is for	
2.1	1								
	Name				_				
	Number	Street			_				
	City		State Zip 0	Code					
2.2									
	Name				_				
	Number	Street							
	Number	Outdo							
	City		State Zip 0	Code					
2.3					_				
	Name								
	Number	Street			_				
	City		State Zip (Code					
	1								
2.4					_				
	Name								
	Number	Street							
	City		State Zip (Code					
2.5									
	Name				_				
	Number	Street			_				
		3							

State Zip Code

City

Official Form 106G

Fill in this information to identify your case:					
Debtor 1	Leanne	Michelle	Lisy		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _			
Case Number			(State)		
(If known)					

12/15

Official Form 106H

Schedule H: Your Codebtors

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any Additional Pages, write your name and case number (if known). Answer every question.								
1. D	1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)							
	■ No. □ Yes							
	Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)							
	No. Go to I	ine 3.						
	Yes. Did yo	our spouse, former spouse, or	legal equivalent live with yo	ou at the time?				
	_	nwhich community state or ter	ritory did you live?	Fill	in the name and current address of that person.			
	Name of	your spouse, former spouse or legal equ	uivalent	 ,				
	Number	Street						
	City		State	Zip Code				
s	-	or Schedule G to fill out Colu			ficial Form 106G). Use Schedule D, Column 2: The creditor to whom you owe the debt Check all schedules that apply:			
3.1					Schedule D, line			
	Name				Schedule E/F, line			
	Number	Street			Schedule G, line			
	City		State	Zip Code				
3.2					Schedule D, line			
	Name				Schedule E/F, line			
	Number	Street			Schedule G, line			
	City		State	Zip Code				
3.3					Schedule D, line			
	Name				Schedule E/F, line			
	Number	Street			Schedule G, line			
	City		State	Zip Code				

Official Form 106H Record # 710313 Schedule H: Your Codebtors Page 1 of 1

				01
Fill in this in	formation to identi	ify your case:		
Debtor 1	Leanne	Michelle	Lisy	
	First Name	Middle Name	Last Name	
Debtor 2				
Spouse, if filing)	First Name	Middle Name	Last Name	
Case Number		the : <u>NORTHERN DISTRICT O</u>		Check if this is:
(If known)				An amended filing
				A supplement showing post-petition
				chapter 13 income as of the following date
ficial F	orm 106I			MM / DD / YYYY

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Tt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	1	Employed Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Tracher		
	Occupation may Include student or homemaker, if it applies.	Employers name	A Mother's Touch		
		Employers address	125 N. Dryden Av		<u>,</u>
		How long employed there?	5 years		
Pa	rt 2: Give Details About Month	ly Income			
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space	ve more than one employer, comb	oine the information for a		
				For Debtor 1	For Debtor 2 or non-filing spouse
2.	List monthly gross wages, salary and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.			\$2,946.67	\$0.00
3.	Estimate and list monthly overti	me pay.		\$0.00	\$0.00
4.	Calculate gross income. Add line	e 2 + line 3.		\$2,946.67	\$0.00

 Official Form 106I
 Record # 710313
 Schedule I: Your Income
 Page 1 of 2

Document Leanne Michelle Debtor 1 Case Number (if known)

Last Name

First Name

Middle Name

				For Debtor 1		ebtor 2 or ling spouse		
	Copy	y line 4 here	4.	\$2,946.67		\$0.00		
5. L		payroll deductions:						
		ax, Medicare, and Social Security deductions	5a. 	\$659.73		\$0.00		
		Mandatory contributions for retirement plans	5b. —	\$0.00		\$0.00		
		oluntary contributions for retirement plans	5c. —	\$0.00		\$0.00		
		Required repayments of retirement fund loans	5d. 	\$0.00		\$0.00		
		nsurance	5e.	\$194.80		\$0.00		
		Omestic support obligations	5f. 	\$0.00		\$0.00		
	-	Inion dues	5g. —	\$0.00		\$0.00		
		Other deductions. Specify:	5h. —	\$0.00		\$0.00		
		payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$854.53		\$0.00		
		te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$2,092.13		\$0.00		
8. Li		other income regularly received:						
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d	\$0.00		\$0.00		
	8e.	Social Security	8e.	\$0.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
	•	Specify:						
	8g.	Pension or retirement income	8g. —	\$0.00		\$0.00		
	8h.	Other monthly income. Specify:	8h. —	\$0.00		\$0.00		
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$0.00		\$0.00		
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$2,092.13 +		\$0.00 =		\$2,092.13
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<u> </u>	, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		70.00		+=,00=0
11.	Inclu other Do n	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, your friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are relative.	our dependent not available to	,			11.	\$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The res		•	P		_ 	¢2.000.40
10		e that amount on the Summary of Schedules and Statistical Summary of Co		s and Related Data, if i	applies		12.	\$2,092.13
13.	x I	ou expect an increase or decrease within the year after you file this form No. Yes. Explain:	11					

Fill in this ir	nformation to identify y	our case:				
Debtor 1	Leanne	Michelle	Lisy	Check if this is:		
	First Name	Middle Name	Last Name	An amende	Ū	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	<u> </u>	ent showing post of the following o	t-petition chapter 13
United States	Bankruptcy Court for the :	NORTHERN DISTRICT O	F ILLINOIS			acto.
Case Numbe (If known)	r		_	MM / DD /	YYYY	
Official F	orm 106J				_	2 because Debtor 2
				maintains a	a separate house	enold.
	e J: Your Ex					12/14
-	-			n are equally responsible for supplyi ages, write your name and case nun	-	
Part 1:	Describe Your Household	ı				
1. Is this a jo	int case?					
	Go to line 2.					
Yes.	Does Debtor 2 live in a No.	separate household?				
	<u> </u>	st file a separate Schedule	e J.			
0 5						
	have dependents?	X No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not li Debtor 2	st Debtor 1 and		this information for lent			X No
Do not s	tate the dependents'				_	Yes
names.						X No
						Yes
						X No
						Yes
						X No
						Yes X No
					_	Yes
3. Do your	expenses include	X No				1.00
	es of people other than and your dependents?	HÜ				
	Estimate Your Ongoing N					
			ess you are using this for	rm as a supplement in a Chapter 13	case to report	
expenses as of the applicable		uptcy is filed. If this is a	supplemental <i>Schedul</i> e .	J, check the box at the top of the for	m and fill in	
Include expen	ses paid for with non-c	ash government assista	=			
of such assist	ance and have include	d it on Schedule I: Your I	ncome (Official Form 106	SI.)		four expenses
	-	expenses for your reside	ence. Include first mortgag	ge payments and		*****
_	for the ground or lot.				4.	\$600.00
	eal estate taxes				4a.	\$0.00
	ear estate taxes operty, homeowner's, or	renter's insurance			4a. 4b.	\$0.00
	•	r, and upkeep expenses			4c.	\$50.00
	omeowner's association				4d.	\$0.00

Doc 1 Filed 08/04/16 Entered 08/04/16 15:12:18 Desc Main Case 16-25129

Leanne Debtor 1

Michelle First Name Middle Name

Document

Last Name

Page 33 of 57 Case Number (if known) _

			Your expens	es
5.	Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
6.	Utilities:			
	6a. Electricity, heat, natural gas	6a.		\$80.00
	6b. Water, sewer, garbage collection	6b.		\$0.00
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$85.00
	6d. Other. Specify:	6d.	\$	0.00
7.	Food and housekeeping supplies	7.		\$300.00
8.	Childcare and children's education costs	8.		\$0.00
9.	Clothing, laundry, and dry cleaning	9.		\$75.00
10.	Personal care products and services	10.		\$40.00
11.	Medical and dental expenses	11.		\$200.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.		\$243.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$50.00
14.	Charitable contributions and religious donations	14.		\$25.00
15.	Insurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.		\$15.04
	15b. Health insurance	15b.		\$0.00
	15c. Vehicle insurance	15c.		\$145.00
	15d. Other insurance. Specify:	15d.		\$0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify:	16.		\$0.00
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.		\$164.00
	17b. Car payments for Vehicle 2	17b.		\$0.00
	17c. Other. Specify:	17c.		\$0.00
	17d. Other. Specify:	17d.		\$0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted			
	from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		\$0.00
19.	Other payments you make to support others who do not live with you.			
	Specify:	19.		\$0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	20a. Mortgages on other property	20a.		\$ 0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e. Homeowner's association or condominium dues	20e.	\$	0.00

Schedule J: Your Expenses

Case 16-25129 Doc 1 Filed 08/04/16 Entered 08/04/16 15:12:18 Desc Main Document Page 34 of 57

Debtor	1 Lean	ne	Michelle	Lisy	Case Number (if known)		
	First Na	me	Middle Name	Last Name	<u> </u>		
21.	Other. S	specify: _	Pet Care (\$20.00),			21.	\$20.00
22		-	pense: Add lines 4 through 21.			22.	\$2,092.04
	The resu	It is your	monthly expenses.			_	_
23.	Calculat	e vour m	nonthly net income.				
		•	•	comes) from Cabadula I		23a.	\$2,092.13
	23a.	Сору	line 12 (your comibined monthly inc	come) from Schedule I.		23a.	
	23b.	Сору	your monthly expenses from line 22	2 above.		23b	\$2,092.04
	23c.		act your monthly expenses from yo	ur monthly income.		23c.	\$0.09
		The re	esult is your monthly net income.				
24.	Do you e	expect a	n increase or decrease in your ex	penses within the year after	you file this form?		
			you expect to finish paying for your	•			
		e payme	nt to increase or decrease because	of a modification to the term	ns of your mortgage?		
	X No						
	Yes	. Е	Explain Here:				

 Official Form 106J
 Record # 710313
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this in	nformation to ident	ify your case:	
Debtor 1	Leanne	Michelle	Lisy
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	ILLINOIS (State)
Case Number (If known)	r		_

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT a	n attorney to help you fill out bankruptcy forms?
No	in alterney to hop you in our same aproy forme.
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury I declare that I have read t	the summary and schedules filed with this declaration and that they are true and
correct.	
✗ /s/ Leanne Michelle Lisy	x
Signature of Debtor 1	Signature of Debtor 2
Date _08/02/2016	Date
MM / DD / YYYY	MM / DD / YYYY
	MM / DD / YYYY

Case 16-25129 Doc 1 Filed 08/04/16 Entered 08/04/16 15:12:18 Desc Main Document Page 36 of 57

Fill in this in	formation to ident		7001110111	440 00
Debtor 1	Leanne	Michelle	Lisy	
	First Name	Middle Name	Last Name	_
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS_	
O N l			(State)	
Case Number (If known)	r		_	

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 11 Give Details About Your Marital Status and W	/here You Lived Before		
01. What is your current marital status?			
_			
Married			
Not married			
02 During the last 3 years, have you lived anywhere of	ther than where you live no	w?	
No.			
Yes. List all of the places you lived in the last 3 ye	ears. Do not include where	ou live now.	
Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
	nved there	Same as Debtor 1	Same as Debtor 1
1104 N Derbyshire Dr	FROM 09/1999		Same as Debior 1
Arlington Heights IL 60004-5054	To 05/2015		
Annigon rieignis iz 00004-3034	10 03/2013		
			
03 Within the last 8 years, did you ever live with a spo	use or legal equivalent in a	community property state or territory?	? (Community
property states and territories include Arizona, Cali			
property states and territories include Arizona, Call and Wisconsin.)			
property states and territories include Arizona, Cali and Wisconsin.) No.	ifornia, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	
property states and territories include Arizona, Call and Wisconsin.)	ifornia, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	
property states and territories include Arizona, Cali and Wisconsin.) No.	ifornia, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	
property states and territories include Arizona, Cali and Wisconsin.) No.	ifornia, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	
property states and territories include Arizona, Cali and Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your Cod	ifornia, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	
property states and territories include Arizona, Cali and Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your Cod	ifornia, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	
property states and territories include Arizona, Cali and Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your Cod	ifornia, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	
property states and territories include Arizona, Cali and Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your Cod	ifornia, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	
property states and territories include Arizona, Cali and Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your Cod	ifornia, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	
property states and territories include Arizona, Cali and Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your Cod	ifornia, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	
property states and territories include Arizona, Cali and Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your Cod	ifornia, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	
property states and territories include Arizona, Cali and Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your Cod	ifornia, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	
property states and territories include Arizona, Cali and Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your Cod	ifornia, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	
property states and territories include Arizona, Cali and Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your Cod	ifornia, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	

Case 16-25129 Doc 1 Filed 08/04/16 Entered 08/04/16 15:12:18 Desc Main Document Page 37 of 57

Debtor 1 Leanne Michelle Lisy Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$20,396 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$33,599 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business Wages, commissions, Wages, commissions, \$23,671 For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

Case 16-25129 Doc 1 Filed 08/04/16 Entered 08/04/16 15:12:18 Desc Main Document Page 38 of 57

Leanne Michelle Lisy Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Nο Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment Include creditor's name Identify Legal actions, Repossessions, and Foreclosures Part 4: Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No. Yes. Fill in the details. Nature of the case Status of the case Court or agency 10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below.

Case 16-25129 Doc 1 Filed 08/04/16 Entered 08/04/16 15:12:18 Desc Main Document Page 39 of 57

ebto	r 1	Leanne	Michelle	Lisy	Case Number (if kn	own)	
		First Name	Middle Name	Last Name			
11			ou filed for bankruptcy, did a ment because you owed a de		or financial institution, set off an	y amounts from y	our accounts
		No. Go to line 11					
		Yes. Fill in the information	ation below.				
12		-	filed for bankruptcy, was ar r, a custodian, or another off		session of an assignee for the be	enefit of creditors,	a
	N	No.					
	☐ <i>y</i>	res.					
	art 5:		s and Contributions				
13	With	nin 2 years before yo	ou filed for bankruptcy, did y	ou give any gifts with a total	value of more than \$600 per pers	on?	
	=	No.					
11	_	Yes. Fill in the details	-		:	CC00 t	
14	_		ou filed for bankruptcy, did y	ou give any gifts or contribut	tions with a total value of more th	ап \$600 to any cna	irity?
			for each 20				
	П	Yes. Fill in the details	ror each giπ.				
P	art 6:	List Certain Loss	ses				
15		nin 1 year before you nbling?	ı filed for bankruptcy or sinc	e you filed for bankruptcy, di	id you lose anything because of t	heft, fire, other dis	aster, or
		No.					
		Yes. Fill in the details	for each gift.				
		Describe the propert	y you lost and how	Describe any insurance cov Include the amount that ins	_	Date of your loss	Value of property lost
		Vehicle accident		Damage was covered by inst \$6,000.	Jrance. Value received -	2015	\$6,000
P	art 7	List Certain Payı	ments or Transfers				
16	abo	ut seeking bankrupt	cy or preparing a bankruptcy	y petition?	our behalf pay or transfer any pro ies for services required in your b		ou consulted
		No.					
	I	Yes. Fill in the details					
	F	Party Contact Info		Description and value of an	y property transferred	Date payment or transfer	Amount of payment
		Geraci Law L.L.C.					Payment/Value:
		55 E. Monroe Street	t #3400				\$2,495.00: \$865.00
		Chicago,IL 60603					paid prior to filing, balance to be paid
							after case filing.

Case 16-25129 Doc 1 Filed 08/04/16 Entered 08/04/16 15:12:18 Desc Main Page 40 of 57 Document Leanne Michelle Lisy Case Number (if known) First Name Middle Name Last Name **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services Hananwill Credit Counseling 2016 \$25.00 115 N. Cross St Robinson, IL 62454 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. 19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before closed, sold, moved, instrument closing or transfer or transferred Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No. Yes. Fill in the details.

Who else had access to it? Describe the contents Do you still have it?

22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

No

Yes. Fill in the details.

Who else has or had access to it? Describe the contents Do you still

Identify Property You Hold or Control for Someone Else

Case 16-25129 Doc 1 Filed 08/04/16 Entered 08/04/16 15:12:18 Desc Main Document Page 41 of 57

Debtor	1 Leanne	Michelle	Lisy	Case Number (if known)	
	First Name	Middle Name	Last Name		
	Oo you hold or o	control any property that so	meone else owns? Include any property	you borrowed from, are storing for, or ho	ld in trust
l 1	No.				
l i	Yes. Fill in th	e details.			
	<u> </u>		Where is the property?	Describe the property	Value
Par	Give Det	tails About Environmental Info	ormation		
For t	he purpose of P	art 10, the following definiti	ions apply:		
h	azardous or tox	ic substances, wastes, or n	or local statute or regulation concerning naterial into the air, land, soil, surface wa the cleanup of these substances, waste	ater, groundwater, or other medium,	
	_	ocation, facility, or property , operate, or utilize it, includ		v, whether you now own, operate, or utilize	}
		ial means anything an envi dous material, pollutant, co	ronmental law defines as a hazardous w ontaminant, or similar term.	aste, hazardous substance, toxic	
Repo	ort all notices, re	eleases, and proceedings th	at you know about, regardless of when t	they occurred.	
24	las any governi	mental unit notified you tha	t you may be liable or potentially liable u	nder or in violation of an environmental la	w?
!	No.				
'	Yes. Fill in the	e details.	Covernmental unit	Favings and the state of the st	Date of motion
			Governmental unit	Environmental law, if you know it	Date of notice
25	lave you notifie	d any governmental unit of	any release of hazardous material?		
	No.				
	Yes. Fill in the	e details.			
			Governmental unit	Environmental law, if you know it	Date of notice
26	Have you been a	ı party in any judicial or adr	ninistrative proceeding under any enviro	onmental law? Include settlements and ord	lers.
	No. Yes. Fill in the	e details.			
·	_		Court or agency	Nature of the case	Status of the case
Par	Give Det	ails About Your Business or (Connections to Any Business		
27	Within 4 years b	efore you filed for bankrupt	cy, did you own a business or have any	of the following connections to any busin	ess?
	A sole pr	oprietor or self-employed ir	n a trade, profession, or other activity, ei	ther full-time or part-time	
	A membe	er of a limited liability compa	any (LLC) or limited liability partnership	(LLP)	
	A partner	in a partnership			
	An office	r, director, or managing exe	ecutive of a corporation		
	An owner	r of at least 5% of the voting	g or equity securities of a corporation		
	No. None of t	the above applies. Go to Pa	rt 12.		
l	Yes. Check a	all that apply above and fill in	the details below for each business.		
	-	efore you filed for bankrupt ditors, or other parties.	ccy, did you give a financial statement to	anyone about your business? Include all	financial
	No.				
	Yes. Fill in the	e details.			
			Date issued		

Case 16-25129 Doc 1 Filed 08/04/16 Entered 08/04/16 15:12:18 Desc Main Document Page 42 of 57

 Debtor 1
 Leanne
 Michelle
 Lisy
 Case Number (if known)

 First Name
 Middle Name
 Last Name

Part 12: Sign Belo	ow .					
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.						
🗶 /s/ Leanne I	Michelle Lisy	×				
Signature of D		Signature of Debtor 2				
Date 08/02/2	2016 DD / YYYY	DateMM / DD / YYYY				
Did you attach add	litional pages to Your Statement of Financial Af	fairs for Individuals Filing for Bankruptcy (Official Form 107)?				
No						
Yes						
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?						
No						
Yes. Name of	person					
		Declaration, and Signature (Official Form 119).				

Filad 09/04/16 Entered 08/04/16 15:12:18 Desc Main Fill in this information to identify your case: 3 of 57 Leanne Michelle Lisy Debtor 1 First Name Middle Name Last Name Debtor 2 (Spouse, if filing) Middle Name Last Name United States Bankruptcy Court for the : <u>NORTHERN DISTRICT OF ILLINOIS EASTERN</u> DIVISION District of ILLINOIS Check if this is an amended filing Official Form 108 Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors,

whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information.

Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages,

write your name and case number (if known).

For any creditors that you listed in Part 1 of Schedule D: Credito information below.	ors Who Have Claims Secured by Property (Official Form 106D), fill in the
Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: Meadows Credit Union Description of property securing debt: Meadows Credit Union 2011 Nissan Versa with over 81,000 miles	 Surrender the property Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. ☐ Retain the property and [explain]: 	■ No □ Yes
Creditor's name: Description of property securing debt:	Surrender the property Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	□ No □ Yes
Creditor's name: Description of property securing debt:	Surrender the property Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	□ No □ Yes
Creditor's name: Description of property securing debt:	Surrender the property Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No No Yes

Case 16-25129 Michelle Leanne

Doc 1 Filed 08/04/16 Entered 08/04/16 15:12:18 Desc Main

Document Page 44 of
List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you l	isted in Schedule G: Executory Contracts and Unexpired Lea	ases (Official Form 106G),
	ases. <i>Unexpired lease</i> s are leases that are still in effect; the l	
ended. You may assume an unexpired personal prop	erty lease if the trustee does not assume it. 11 U.S.C. § 365(p	o)(2).
Describe your unexpired personal property lease	s	Will the lease be assumed?
Lessor's name:		□ No
Description of learned		☐ Yes
Description of leased property:		
Lessor's name:		☐ No
Description of leased		☐ Yes
property:		
Lessor's name:		□ No
Description of leased property:		Yes
Lessor's name:		No
Description of leased property:		□Yes
Lessor's name:		No
Description of leased property:		□Yes
Lessor's name:		No
Description of leased property:		□Yes
Lessor's name:		□No
Description of leased property:		Yes
Part 3: Sign Below		
Jnder penalty of perjury, I declare that I have indicate	d my intention about any property of my estate that secures	a debt and any
personal property that is subject to an unexpired leas	е.	
★ /s/ Leanne Michelle Lisy Signature of Debtor 1	Signature of Debtor 2	_
Dated: 08/02/2016 MM / DD / YYYY	Date MM / DD / YYYY	

Case 16-25129 Doc 1 Filed 08/04/16 Entered 08/04/16 15:12:18 Desc Main Page 45 of 57 Document

B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

n re		
Leanne Michelle Lisy / Debtor	Case No:	
	Chapter: Chapter 7	
DISCLOSURE OF CO	OMPENSATION OF ATTORNEY FOR DEBTOR	
compensation paid to me within one year before the filing of	(b), I certify that I am the attorney for the above named debtor(s) and that f the petition in bankruptcy, or agreed to be paid to me, for services emplation of or in connection with the bankruptcy case is as follows:	
For legal services, I have agreed to accept	\$2,495.00	
Prior to the filing of this statement I have received	\$865.00	
Balance Due	\$1,630.00	
2. The source of the compensation paid to me was:		
Debtor(s) Other: (specify		
3. The source of compensation to be paid to me is:		
Debtor(s) Other: (specify		
other. (speen)	npensation with any other person unless they are members and associates	
of my law firm.	apensation with any other person unless they are members and associates	
I have agreed to share the above-disclosed compen	nsation with a other person or persons who are not members or associates	
5. In return for the above-disclosed fee, I have agreed to re		
case, including:		
a. Analysis of the debtor's financial situation, and rer	ndering advice to the debtor in determining whether to file a petition in	
pankruptcy;		
b. Preparation and filing of any petition, schedules, st	tatements of affairs and plan which may be required;	
Democratical of the debter of the mostine of and	likana and ang 6 marakina harawa and anna di anmad harawa a dana 6	
c. Representation of the debtor at the meeting of cred	litors and confirmation hearing, and any adjourned hearings thereof;	
5. By agreement with the debtor(s), the above-disclosed fe	-	- 41
chapter, judicial lien avoidances, dischargeability actions, other	dates, amendments to schedules, adversary complaints or conversions to an her contested matters except the first meeting of creditors.	otne
	CERTIFICATION	
	e statement of any agreement or arrangement for	
payment to me for representation of the debtor(s) in this	s hankruntey proceedings	
Date: 08/02/2016	/s/ Marc Adam Affolter	
Date	Signature of Attorney	
	Geraci Law L.L.C.	
	Name of law firm	

710313 Page 1 of 1 Record #

Case 16-25129 Doc 1 Filed 03/027 National Headquarters: 55 E. Monroe Street #340 Document 08/04/16 15:12:18 Desc Main

Date: 5/17/2016

Consultation Attorney: MA

Record #: 710-313



Chapter 7 Retainer Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter7 bankruptcy under the following terms and conditions: Attorney fees for the Chapter 7 bankruptcy are \$ 2 1495 for credit counseling or finencial . This amount does NOT INCLUDE court filing fees of \$335 or costs for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation of my normal Chapter7, including preparation of my bankruptcy petition, schedules and other documents, first341 meeting, reaffirmations, normal correspondence with my creditors and myself, but does NOT include excessive work caused by you, missed 341 meetings, reopening the case, amendments to schedules, work on audits or asset cases, objections to exemptions, conversion to another chapter, evidentiary hearings, other contested matters or motions, or adversary proceedings, because these cannot be predicted in setting a flat fee. For work done on these matters, we bill between \$275/hr and \$450/hr for attorney time, based on the attorney doing the work, and \$85 to \$125/hr paralegal time. I agree that more than one attorney and paralegal will work on my case. Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed. I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13. I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court. If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway. Debts not discharged if they not paid in full: student loans; educational debts & tuition; most tax debts: unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future condo/HOA dues,or debts listed in your red or green folder as usually not discharged, or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We don't represent you in state court, or loan modifications or similar matters. cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures. (Joint Debtor) eanne Lisy(Debtor) Attorney for the Debtor(s), Representing Geraci Law L.L.C. rev 150511

Case 16-25129 Doc 1 Filed 08/04/16 Entered 08/04/16 15:12:18 Desc Main Document Page 47 of 57

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Leanne Michelle Lisy / Debtor Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 08/02/2016 /s/ Leanne Michelle Lisy

Leanne Michelle Lisy

X Date & Sign

Record # 710313 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 710313 B 201A (Form 201A) (11/11) Page 1 of 2

Case 16-25129 Doc 1 Filed 08/04/16 Entered 08/04/16 15:12:18 Desc Main t Page 49 of 57

Form B 201A, Notice to Consumer Debtor(s)

In re Leanne Michelle Lisy

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 08/02/2016	/s/ Leanne Michelle Lisy	
	Leanne Michelle Lisy	
Dated: 08/02/2016	/s/ Marc Adam Affolter	
Dated: 00/02/2010	Attorney: Marc Adam Affolter	_

Case 16-25129 Doc 1 Filed 08/04/16 Entered 08/04/16 15:12:18 Desc Main Document Page 50 of 57

ebtor	1 Leanne	Michelle Li	sy Case N	umber (if known)
	First Name	Middle Name La	st Name	
Part	6: Answer These Questions	for Reporting Purposes		
16.	What kind of debts do you have?	16a. Are your debts pring as "incurred by an indicate of the line 16th of the line 17th of		usehold purpose." are debts that you incurred to obtain
		No. Go to line 160 Yes. Go to line 17	C.	
	Are you filing under Chapter 7?		nder Chapter 7. Go to line 18.	overmit property is explicited and
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing under administrative e ■No. □Yes.	Chapter 7. Do you estimate that after any xpenses are paid that funds will be available	to distribute to unsecured creditors?
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19.	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	<u> </u>
20.	How much do you estimate your liabilities to be?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	
Par	t 7: Sign Below			
For	you	correct.	on, and I declare under penalty of perjury the er Chapter 7, I am aware that I may proceed ode. I understand the relief available under	d, if eligible, under Chapter 7, 11,12, or 13
***************************************		If no attorney represents n this document, I have obta	ne and I did not pay or agree to pay someon ined and read the notice required by 11 U.S	e who is not an attorney to help me fill out i.C. § 342(b).
		I understand making a fals with a bankruptcy case ca 18 U.S.C. §§ 152, 1341, 1 Signature of Debtor	n result in fines up to \$250,000, or imprison 519, and 3571.	ng money or property by fraud in connection
		Executed on : M	<u> </u>	Executed onMM / DD / YYYY

Case 16-25129 Doc 1 Filed 08/04/16 Entered 08/04/16 15:12:18 Desc Main Document Page 51 of 57

Fill in this in	formation to ident	ify your case:	
Debtor 1	Leanne First Name	Michelle Middle Name	Lisy Last Name
Debtor 2	First Name	Middle Name	Last Name
	Bankruptcy Court for	the : <u>NORTHERN</u> District of	ILLINOIS (State)
Case Number (If known)	r		

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorney to h	elp you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the summary a	nd schedules filed with this declaration and that they are true and
correct.	
Leanne Live	•
Signature of Debtor 1	Signature of Debtor 2
Date : 08 / 62/2016	Date
MM / DD / YYYY	MM / DD / YYYY

Case 16-25129 Doc 1 Filed 08/04/16 Entered 08/04/16 15:12:18 Desc Main Document Page 52 of 57

Debtor 1	Leanne	Michelle	Lisy	Case Number (if known)
	First Name	Middle Name	Last Name	

Part 12: Sign Below	
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 1	
Date	
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?	
No	
☐ Yes	
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?	
■ No Yes. Name of person Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	

Case 16-25129 Doc 1 Filed 08/04/16 Entered 08/04/16 15:12:18 Desc Main Document Page 53 of 57

Case Number (if known) Lisy Michelle Debtor 1 Leanne Last Name First Name List Your Unexpired Personal Property Leases Part 2: For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2). Will the lease be assumed? Describe your unexpired personal property leases ☐ No Lessor's name: ☐ Yes Description of leased property: ☐ No Lessor's name: ☐ Yes Description of leased property: ☐ No Lessor's name: Yes Description of leased property: □No Lessor's name: ☐Yes Description of leased property: □No Lessor's name: □Yes Description of leased property: □No Lessor's name: Yes Description of leased property: ☐ No Lessor's name: Yes Description of leased property: Sign Below Part 3: Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease. Signature of Debtor 2 Dated: 0 \$ / 02 /2010 MM / DD / YYYY

Case 16-25129 Doc 1 Filed 08/04/16 Entered 08/04/16 15:12:18 Desc Main

DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be I IOUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.

 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
 b. Failure to keep books and records documenting your financial affairs.
 c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
 d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others
 e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
 f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

Dated: 08 / 02/2016

Leanne Michelle Lisy

X Date & Sign

Case 16-25129 Doc 1 Filed 08/04/16 Entered 08/04/16 15:12:18 Desc Main Document Page 55 of 57

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Leanne Michelle Lisy / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 08 / 02 /2016

Leanne Michelle Lisy

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Case 16-25129 Doc 1 Filed 08/04/16 Entered 08/04/16 15:12:18 Desc Main Document Page 56 of 57

Deb	otor 1	Leanne	Michelle	Lisy Last Name		Case Number (if know)	n)		
		First Name	Middle Name	Labs Wallie		Column A Debtor 1	Column B Debtor 2 o	or	Acquire control of the control of th
8.	Unemp	oloyment compe	ensation			\$0.00		\$0.00	
	Do not	enter the amour	nt if you contend that the amount receity Act. Instead, list it here:	eived was a benefit			-		

	•								
				a delications		•			
9.	Pensi benefi	on or retirement t under the Socia	t income. Do not include any amount al Security Act.	t received that was a		\$0.00		\$0.00	
10	Do no	t include any ber ictim of a war cri	sources not listed above. Specify the fits received under the Social Securine, a crime against humanity, or interpretable the sources on a separate page.	ırity Act or payments red ernational or domestic		\$0.00	\$	0.00	
	_					\$ 0.00	<u> </u>	\$0.00	
			m congrate pages if any			\$0.00		\$0.00	
			m separate pages, if any. urrent monthly income. Add lines 2	through 10 for each			***************************************		\$2,994.75
11	colum	in. Then add the	total for Column A to the total for Co	lumn B.		\$2,994.75	+	\$0.00] = [\$2,554.75
F	Part 2:	Determine \	Whether the Means Test Applies to Yo	ou					40.000
12	. Calcu	late your currer	nt monthly income for the year. Foll	ow these steps:				ş	
	12a.	Copy your total	current monthly income from line 11.			Copy line 11 here		12a.	\$2,994.75
-		Multiply by 12 (t	the number of months in a year).					***************************************	x 12
	12b.	The result is you	ur annual income for this part of the t	form.				12b.	\$35,937.00
13. Calculate the median family income that applies to you. Follow these steps:									
	Fill in	the state in which	ch you live.	IL					***************************************
***************************************	Fill in	the number of p	eople in your household.	1					
	To fir	d a list of applica	ily income for your state and size of l able median income amounts, go onl rm. This list may also be available at	line using the link specif	ied in the separate	······································		13.	\$49,741.00
14. How do the lines compare?									
operation and the second	14a. x ine 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. Go to Part 3.								
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	14b. Line 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 122A-2. Go to Part 3 and fill out Form 122A-2.								
Part 3: Sign Below									
	By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.								
-		A NO	Leanne Nicherie Lisy	}					
		Date:: <u></u>	8/02/2016						
***************************************		If you checked	line 14a, do NOT fill out or file Form	122A-2.					
*		If you checked	line 14b, fill out Form 122A-2 and file	e it with this form.					

Form B 201A, Notice to Consumer Debtor(s)

In re Leanne Michelle Lisy / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 08 / 02 /2016

Leanne Michelle Lisy

X Date & Sign

Dated: 8 / d /2016

Attorney: Marc Adam Affolter

Form B 201A, Notice to Consumer Debtor(s)

Page 2 of 2